

Official Form 23 (10/08)

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In Re: Sonda Smith
Debtor

Case No.: 18-23221
Chapter: 13

**DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING
PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7 or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file separate certification. Complete one of the following statements and file by the deadline stated below.

XX I, Sonda Smith, the debtor in the above-styled case, hereby certify that
On Aug 8, 2018 (Date), I completed an instructional course in personal financial
management provided by Solid Start Financial Education Services, LLC, and approved
personal financial management provider.

Certificate No.: _____

I, _____, the debtor in the above-styled case, hereby certify that no
personal financial management course is required because of (check the appropriate):

- ☐ Incapacity or disability, as defined in 11USC 109(h);
☐ Active military duty in a military combat zone; or
☐ Residence in a district in which the United States trustee (or bankruptcy
administrator) has determined that the approved instructional courses are not adequate at this
time to serve the additional individuals who would otherwise be required to complete such course.

Signature of Debtor: Sonda Smith

Date: 9/10/18

Instructions: Use this form only to certify whether you complete a course in personal financial management, (Fed R. Bankr. P. 1007 (b) (7).) DO NOT use this form to file the certificate given to you by your pre-petition credit counseling provider and DO NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under Rule 341 of the Bankruptcy Code. In a Chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharging under Rule 1328(b) of the code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 12433-NJ-DE-031442336

Bankruptcy Case Number: 18-23221



12433-NJ-DE-031442336

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 8, 2018, at 12:08 o'clock AM EDT, Sonda Smith completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 8, 2018 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher